Global Scientific and Academic Research Journal of Economics, Business and Management
ISSN: 2583-5645 (Online)
Frequency: Monthly
Published By GSAR Publishers
Journal Homepage Link- https://gsarpublishers.com/journals-gsarjebm-home/

Business Integrity and Effective Service Delivery in Money-Deposit Banks: Evidence from Delta State, Nigeria

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Article History

Received: 01/08/2026
Accepted: 08/08/2026
Published: 10/08/2026

Vol –5 Issue – 8

PP: -35-43

Abstract

This study investigates the effect of business integrity, operationalised through employee commitment, dependability and benevolence, on effective service delivery in selected money-deposit banks in Delta State, Nigeria. The banking sector remains central to national economic development, yet persistent concerns about unethical conduct, inconsistent service standards and eroding customer confidence continue to threaten the credibility of Nigerian deposit money banks. Anchored on Social Exchange Theory, the study adopted a descriptive cross-sectional survey design and employed a Total Enumeration Sampling Technique to draw its sample of 153 tenured management staff from eight money-deposit banks operating in Delta State. A structured, validated questionnaire (Cronbach's alpha = 0.981) was administered, and 149 valid responses were analysed using frequency and percentage distributions, mean and standard deviation, and ordinary least squares regression at a 5 per cent significance level. The results show that employee commitment ($\beta = 0.612$, $p < 0.05$) and employee benevolence ($\beta = 0.345$, $p < 0.05$) exert statistically significant positive effects on effective service delivery, whereas dependability ($\beta = 0.038$, $p > 0.05$) does not exert a significant independent effect once commitment and benevolence are controlled for. The model explains approximately 99.7 per cent of the variance in effective service delivery, underscoring the overwhelming explanatory power of the integrity dimensions considered. The study contributes to knowledge by demonstrating the differentiated and possibly interactive contribution of integrity dimensions to service outcomes in an emerging-market banking context, and recommends that money-deposit banks in Delta State prioritise structured commitment-building and benevolence-oriented human resource interventions while embedding dependability within broader service-quality and customer-experience systems rather than treating it as a stand-alone lever.

Keywords: *business integrity; employee commitment; dependability; benevolence; effective service delivery; money-deposit banks; Nigeria*

1. Introduction

Integrity has become one of the defining currencies of trust in contemporary banking, shaping how customers, regulators and investors judge the reliability of financial institutions. In money-deposit banks, where the core business is the custody and movement of other people's funds, the ethical conduct of frontline staff is not a peripheral concern but a structural determinant of institutional survival. Business integrity, understood broadly as honesty, fairness, consistency of conduct and genuine regard for stakeholders' interests, underpins the confidence on which deposit mobilisation, credit intermediation and customer retention depend (Eruvwe et al., 2024).

Recent scholarship continues to affirm that ethical lapses in Nigerian banks are neither isolated nor merely reputational; they shape the day-to-day work and non-work lives of employees who are pressured to meet aggressive targets, sometimes at the expense of ethical conduct. Adisa, Babalola, Mordi, Sani, Adekoya and Harrison (2025), drawing on interviews with forty-seven Nigerian bankers, found that target-driven pressure in the South-Western Nigerian banking industry pushes some employees toward bribery and other unethical practices, illustrating how organisational pressure can erode the very integrity that customers and regulators expect. Similar concerns about ethical orientation and its consequences for job performance in Nigerian deposit money

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banks have been documented by Orenuga, Worlu, Oyewunmi and Salau (2024), who linked weak employee relations and ethical ambiguity to diminished performance outcomes in Lagos State banks.

Effective service delivery, on the other hand, is the yardstick by which customers evaluate whether a bank is fulfilling its basic promise of timely, accurate and courteous service. In a highly competitive and increasingly digitised Nigerian banking environment, service delivery failures, whether in the form of delayed transactions, poor complaint resolution or inconsistent staff conduct, translate quickly into customer attrition and reputational damage (Akpomiemie, et al., 2026; Tom et al., 2025). Studies on employee-level drivers of service and performance outcomes in Nigerian deposit money banks have repeatedly pointed to the human element, particularly commitment, reliability and interpersonal conduct, as central to service quality (Onuoha, Ozuru & Azubuike, 2026; Barnabas & Stanfast, 2023).

Despite this growing body of work, comparatively little empirical attention has been paid to how specific, disaggregated dimensions of business integrity, namely commitment, dependability and benevolence, jointly and independently shape effective service delivery within a single econometric model, particularly in a sub-national Nigerian context such as Delta State. This study addresses that gap by examining the relative contribution of the three integrity dimensions to effective service delivery among tenured staff of eight money-deposit banks operating in Delta State, Nigeria (Omoye et al., 2024).

1.1 Statement of the Problem

Money-deposit banks in Delta State operate in an environment of intense competition, tightening regulatory oversight and increasingly discerning customers, yet the specific behavioural pathways through which integrity translates into service outcomes remain poorly understood. Bank managements often assume that reliability and rule-following (dependability) are sufficient to guarantee good service, while comparatively less attention is paid to whether employees are genuinely committed to organisational goals or display benevolent, other-regarding conduct toward customers and colleagues. Without disaggregated evidence on which of these dimensions actually predicts effective service delivery, banks risk investing training and reward resources in the wrong behavioural levers. This study therefore interrogates the extent to which commitment, dependability and benevolence, individually and jointly, affect effective service delivery in selected money-deposit banks in Delta State, Nigeria.

1.2 Objectives of the Study

The broad objective of this study is to examine the effect of business integrity on effective service delivery in selected money-deposit banks in Delta State, Nigeria. The specific objectives are to:

i. evaluate the effect of employee commitment on effective service delivery in money-deposit banks in Delta State, Nigeria;

ii. examine the effect of dependability on effective service delivery in money-deposit banks in Delta State, Nigeria; and

iii. evaluate the effect of benevolence on effective service delivery in money-deposit banks in Delta State, Nigeria.

1.3 Research Hypotheses

The following null hypotheses guided the study:

H_{01}: Employee commitment has no significant effect on effective service delivery in money-deposit banks in Delta State, Nigeria.

H_{02}: Dependability has no significant effect on effective service delivery in money-deposit banks in Delta State, Nigeria.

H_{03}: Benevolence has no significant effect on effective service delivery in money-deposit banks in Delta State, Nigeria.

2. Literature Review

2.1 Conceptual Review

2.1.1 Business Integrity

Business integrity denotes the consistent alignment of an organisation's and its employees' conduct with honesty, fairness and ethical standards across financial transactions and stakeholder relationships. In the banking industry specifically, integrity is expressed through transparent dealing, adherence to codes of ethics and conduct that protects depositors' funds and sustains regulatory confidence. Nigerian banking codes of ethics, jointly administered by the Central Bank of Nigeria, the Bankers' Committee and the Chartered Institute of Bankers of Nigeria, explicitly require credibility, transparency, fairness and trust as the operating standards for bank staff, reflecting how deeply integrity is embedded in the sector's regulatory architecture(Eruvwe et al., 2024; Omoye, 2025). Recent qualitative evidence, however, suggests that aggressive performance targets can create organisational conditions in which ethical egoism, prioritising self or organisational interest over principled conduct, takes root, undermining the very integrity the industry professes (Adisa et al., 2025; Omoye et al., 2026). For the purpose of this study, business integrity is disaggregated into three behavioural dimensions: commitment, dependability and benevolence.

2.1.2 Employee Commitment

Employee commitment reflects the degree of psychological attachment, dedication and willingness of staff to invest discretionary effort in pursuit of organisational goals. In the Nigerian banking context, commitment has consistently been linked to favourable organisational outcomes. Onuoha, Ozuru and Azubuike (2026), anchoring their study on Social Exchange Theory, found that work-life flexibility strengthens both the affective and normative dimensions of commitment among deposit money bank employees in Rivers State, arguing that organisational arrangements which employees perceive as supportive elicit reciprocal dedication. Similarly, Barnabas and Stanfast (2023) reported a positive and significant relationship between intrinsic reward systems and

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the affective, continuance and normative dimensions of employee commitment among Port Harcourt-based deposit money bank staff, concluding that reward systems are a key driver of commitment in the Nigerian banking sector. These findings collectively suggest that commitment is not merely a personal disposition but a behavioural outcome that organisations can cultivate through supportive policies, and one that has downstream implications for service behaviour.

2.1.3 Dependability

Dependability refers to the reliability, consistency and predictability with which employees discharge their duties, meet deadlines and honour commitments to customers and colleagues. It is widely treated in the human resource literature as an observable behavioural pattern comprising punctuality, follow-through and accountability, rather than a purely dispositional trait. In service contexts, dependability is closely related to the reliability dimension of service quality frameworks, which captures an organisation's ability to perform promised services accurately and consistently (Eruvwe et al., 2024; Omoye et al., 2026). While dependability is intuitively expected to enhance customer confidence, its independent statistical contribution to service outcomes, once commitment and benevolence are accounted for, has received comparatively limited empirical scrutiny in the Nigerian deposit money bank literature, a gap this study seeks to narrow.

2.1.4 Benevolence

Benevolence captures the altruistic, caring and other-regarding conduct of employees toward customers and co-workers, including willingness to assist, empathy for others' circumstances and fair treatment. Evidence from allied service sectors underscores its behavioural significance: Shen, Chou, Schaubroeck and Liu (2023) found that benevolent leadership shapes harmonious passion and constructive employee work behaviours through a multi-level moderated mediation process, while Hameed and Khwaja (2022) showed that benevolent human resource management attributions reduce employees' general work stress through the mediating role of gratitude. These studies suggest that benevolence operates as a relational resource that can be reciprocated by employees in the form of positive service behaviour, consistent with the exchange logic explored further in the theoretical review below.

2.1.5 Effective Service Delivery

Effective service delivery in banking is generally understood as the timely, accurate, courteous and consistent provision of financial services that meet or exceed customer expectations. It is typically assessed along dimensions such as responsiveness, reliability, assurance and overall customer satisfaction. Ethical orientation and the quality of employee relations have been shown to bear directly on job performance and, by extension, service outcomes in Nigerian deposit money banks (Orenuga et al., 2024; Omoye et al., 2024), reinforcing the conceptual logic that the integrity dimensions examined in this study are plausible antecedents of effective service delivery.

2.2 Theoretical Framework

This study is anchored on Social Exchange Theory (SET), which conceives of workplace relationships as a series of reciprocal exchanges in which parties offer and expect valued returns, whether tangible (pay, security) or intangible (trust, recognition, fair treatment). In a comprehensive systematic review, Ahmad, Nawaz, Ishaq, Khan and Ashraf (2023) affirm that SET remains a robust and predictive framework for explaining a wide range of employee behaviours, from citizenship behaviour to trust and reciprocity, across organisational settings. Applied to this study, SET suggests that when money-deposit banks demonstrate integrity, through fair treatment, dependable systems and benevolent regard for staff and customers, employees reciprocate with commitment, dependable conduct and benevolent service behaviour, which in turn manifest as effective service delivery to customers. The theory is particularly apt because it accommodates both the economic (transactional) and social (relational) dimensions of the employee-organisation-customer triad that underlies banking service encounters.

2.3 Conceptual Framework

Building on the conceptual and theoretical review, the study proposes that the three dimensions of business integrity, commitment, dependability and benevolence, act as independent variables that individually and jointly influence effective service delivery, the dependent variable, in money-deposit banks. The framework, illustrated in Figure 1, retains the original conceptualisation developed for this research programme and depicts a direct, non-mediated path from each integrity dimension to effective service delivery, consistent with the linear model specified in the methodology.

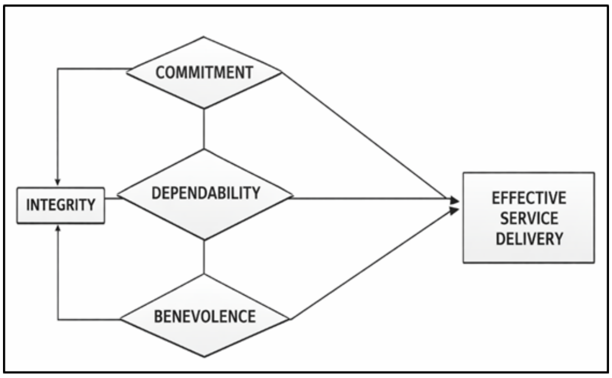

Figure 1: Conceptual Model of Business Integrity and Effective Service Delivery

Source: Author's design (adapted from Eruvwe, 2026)

2.4 Empirical Review

A growing body of Nigerian banking research supports the plausibility of a link between integrity-related employee behaviour and organisational outcomes. Onuoha, Ozuru and Azubuike (2026) established that work-life flexibility, an organisational condition that signals institutional benevolence toward staff, has a strong positive relationship with affective commitment ($r = 0.777$, $p < 0.05$) among deposit money bank employees in Rivers State, and recommended that banks institutionalise flexible and family-supportive policies to strengthen commitment. In a related vein, Barnabas and

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Stanfast (2023) demonstrated, using structural equation modelling, that intrinsic reward systems significantly predict all three dimensions of employee commitment among Port Harcourt deposit money bank staff, reinforcing the idea that commitment is responsive to how employees perceive organisational treatment.

On the ethical dimension, Adisa et al. (2025) provided rich qualitative evidence that target-driven organisational cultures in the South-Western Nigerian banking industry can compel employees toward unethical conduct, illustrating the fragility of integrity under performance pressure and, by implication, the risks such pressure poses to consistent service delivery. Orenuga, Worlu, Oyewunmi and Salau (2024) similarly found that employee relations and ethical orientation bear significantly on job performance among Lagos State deposit money bank employees, lending support to the proposition that ethically grounded employee conduct underpins performance and service outcomes.

With respect to benevolence, Shen, Chou, Schaubroeck and Liu (2023) found, in a multi-level moderated mediation study, that benevolent leadership cultivates harmonious passion which subsequently shapes constructive employee work behaviour, while Hameed and Khwaja (2022) reported that benevolent human resource management attributions reduce work stress via gratitude, a mechanism plausibly relevant to how benevolently treated bank employees, in turn, extend caring service to customers. Nyeki and Juhász (2024), studying trust-building leadership behaviour in financial-sector organisations, found that the experience of trust reinforces a broader atmosphere of trust within the organisation, a dynamic consistent with the reciprocal logic of Social Exchange Theory that underlies this study's hypotheses.

Collectively, these studies suggest that commitment and benevolence-related organisational conditions have relatively well-documented links to positive employee and, by extension, service outcomes in Nigerian banking, whereas the independent contribution of dependability, once these other dimensions are controlled for, is less firmly established, an ambiguity this study directly investigates.

2.5 Gap in Literature

While prior studies have examined commitment, ethical conduct and benevolence separately, or in relation to single outcomes such as job performance or commitment itself, comparatively few studies have modelled all three integrity dimensions simultaneously against effective service delivery within a single regression framework in a Nigerian sub-national banking context. There is, in particular, limited evidence on whether dependability retains independent explanatory power once commitment and benevolence are controlled for, and limited longitudinal evidence tracking how these integrity dimensions evolve and interact over time. This study addresses the cross-sectional dimension of this gap using data from eight money-deposit banks in Delta State, Nigeria.

3. Methodology

The study adopted a descriptive cross-sectional survey design, which was considered appropriate given the objective of establishing statistical relationships between business integrity dimensions and effective service delivery without manipulating the study variables.

3.1 Population and Sample

The population comprised 153 tenured management staff drawn from eight money-deposit banks operating in Delta State, Nigeria. Given the manageable size of the population, a Total Enumeration Sampling Technique was employed, following the sampling-cost logic articulated by Reddy and Khan (2023) for finite populations, such that all 153 employees constituted the study sample.

Table 1: Bank Population for the Study

S/N	Bank Selected	Employees
1	Ecobank Nigeria Plc	22
2	Fidelity Bank Plc	20
3	First Bank of Nigeria Plc	22
4	Guaranty Trust Bank Plc	18
5	Union Bank Plc	16
6	United Bank for Africa Plc	17
7	Unity Bank Plc	15
8	Zenith Bank Plc	23
	Total	153

Source: Field survey by the researcher, 2026

3.2 Instrumentation, Validity and Reliability

Data were collected using a structured instrument, the Business Integrity and Effective Service Delivery Questionnaire (BIAESDEQ), comprising a demographic section and a 20-item, five-point Likert-scaled thematic section addressing commitment, dependability, benevolence and effective service delivery. Face and content validity were established in line with established validation guidance for survey instruments (Roy, cited in the original study protocol), and reliability was assessed via Cronbach's alpha on a pilot sample drawn from a bank outside the study area, yielding a coefficient of 0.981, well above the conventional 0.70 threshold and indicative of excellent internal consistency.

3.3 Model Specification

The relationship among the study variables was specified using the following linear regression model:

$$ESD = \beta 0 + \beta 1EmpC + \beta 2EmpD + \beta 3EmpB + ei$$

Where: ESD = Effective Service Delivery; EmpC = Employee Commitment; EmpD = Employee Dependability; EmpB = Employee Benevolence; β0 = constant term; β1–β3 =

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coefficients of the respective independent variables; ei = stochastic error term.

3.4 Method of Data Analysis

Demographic data were analysed using frequencies and percentages; responses to the thematic items were analysed using mean and standard deviation; and the three hypotheses were tested using ordinary least squares linear regression at the 5 per cent ($p < 0.05$) significance level, with EViews 9.0 statistical software used for estimation.

4. Results and Analysis

Of the 153 questionnaires distributed to sampled employees across the eight money-deposit banks, 149 were returned in usable condition, representing a 97.4 per cent effective response rate, while four were discarded owing to incomplete completion.

4.1 Data Presentation

4.1.1 Demographic Characteristics

Characteristics	**Frequency**	**Percentage**
Gender		
Male	92	62%
Female	57	38%
Total	**149**	**100%**
Highest Academic Attainment		
ANAN, ICAN Professional cert.	**7**	5%
First Degree	**91**	61%
PGD/MBA/M.Sc.	**34**	23%
Ph.D.	**16**	11%
Total	**149**	**100%**
Age Bracket		
25-30	13	9%
31-35	62	41%
36-40	46	31%
41-and above	28	19%
Total	**149**	**100%**

Demographic analysis from fieldwork, 2026

The sample was predominantly male (62 per cent) relative to female (38 per cent) respondents. In terms of academic qualification, the majority held a first degree (61 per cent), followed by postgraduate diploma, MBA or master's degree holders (23 per cent), doctoral degree holders (11 per cent), and professional certificate holders such as ANAN and ICAN members (5 per cent). Age-wise, most respondents fell within the 31–35 year bracket (41 per cent), followed by 36–40 years (31 per cent), 41 years and above (19 per cent), and 25–30 years (9 per cent). This distribution suggests a reasonably experienced and formally educated workforce, which lends credibility to respondents' assessments of workplace integrity dynamics.

4.1.2 Descriptive Analysis of Study Constructs

Table 2 presents the descriptive statistics for respondents' perceptions of employee commitment.

Table 2: Respondents' Perception of Employee Commitment

Code	Item	Mean	Std. Dev.	Remark
Emp C1	Extent of commitment to the bank's goals and objectives	3.83	1.09	Agree
Emp C2	Willingness to invest personal time and effort for the bank's success	3.28	1.36	Agree
Emp C3	Alignment of the bank's values with personal values	3.55	1.33	Agree
Emp C4	Likelihood of staying with the bank in the foreseeable future	3.32	1.39	Agree
Emp C5	Perception that the bank values employee contributions	3.92	1.12	Agree
	Mean Aggregate	3.58	0.29	Agree

Source: Descriptive analysis from fieldwork, 2026

The aggregate mean of 3.58 (SD = 0.29) indicates general agreement among respondents that commitment is present within the sampled banks, with relatively low variability in responses suggesting a fairly consistent organisational climate of commitment.

Table 3: Respondents' Perception of Employee Dependability

Code	Item	Mean	Std. Dev.	Remark
EmpD1	Consistently meets work deadlines	3.58	1.27	Agree
EmpD2	Consistently performs at a high level	3.42	1.33	Agree

Code	Item	Mean	Std. Dev.	Remark
EmpD3	Responds promptly to stakeholders' needs	3.28	1.36	Agree
EmpD4	Follows organisational policies and procedures	3.77	1.20	Agree
EmpD5	Communicates clearly and consistently with stakeholders	3.38	1.40	Agree
	Mean Aggregate	3.49	0.19	Agree

Source: Descriptive analysis from fieldwork, 2026

The aggregate mean of 3.49 (SD = 0.19) again indicates general agreement, with the lowest variability of the three integrity constructs, suggesting that dependable conduct is a widely and consistently reported behaviour among respondents.

Table 4: Respondents' Perception of Employee Benevolence

Code	Item	Mean	Std. Dev.	Remark
EmpB1	Willingness to help others in the organisation when needed	3.48	1.35	Agree
EmpB2	Concern for the well-being of colleagues and customers	3.38	1.40	Agree
EmpB3	Willingness to volunteer for extra work to help others	3.21	1.37	Agree
EmpB4	Efforts to understand others' perspectives and feelings	3.77	1.20	Agree
EmpB5	Treats others with fairness and respect	3.73	1.21	Agree
	Mean Aggregate	3.52	0.23	Agree

Source: Descriptive analysis from fieldwork, 2026

Table 5: Respondents' Perception of Effective Service Delivery

Code	Item	Mean	Std. Dev.	Remark
ESD1	Satisfaction with the quality of service provided to customers	3.77	1.20	Agree
ESD2	Consistency in meeting customers' expectations on quality and timeliness	3.60	1.28	Agree
ESD3	Promptness in responding to customer inquiries and requests	3.28	1.36	Agree
ESD4	Efficiency in delivering services to customers	3.38	1.40	Agree
ESD5	Overall satisfaction with the level of service delivery provided	3.91	1.13	Agree
	Mean Aggregate	3.59	0.26	Agree

Source: Descriptive analysis from fieldwork, 2026

Overall, respondents reported the highest satisfaction with the general level of service delivery (mean = 3.91) but comparatively lower agreement on promptness of response to enquiries (mean = 3.28), suggesting that responsiveness, rather than overall service quality perception, represents an area meriting managerial attention.

4.2 Testing of Hypotheses

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Table 7: Summary of Regression Analysis (Dependent Variable: ESD)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.050425	0.021432	2.352781	0.0200
EmpC	0.612080	0.048291	12.67490	0.0000
EmpD	0.038074	0.066691	0.570899	0.5690
EmpB	0.345223	0.058216	5.929992	0.0000
R-squared	0.9968			
Adjusted R-squared	0.9968	P-value	0.0000	
F-statistic	15,129.59	Durbin-Watson	0.3787	

N= 149

Source: EViews 9.0 statistical output, 2026

The regression estimates indicate that employee commitment has a statistically significant positive effect on effective service delivery (β = 0.612, t = 12.67, p = 0.0000); accordingly, the null hypothesis H01 is rejected. Employee benevolence similarly has a statistically significant positive effect on effective service delivery (β = 0.345, t = 5.93, p = 0.0000), leading to the rejection of H03. Dependability, however, does not exhibit a statistically significant effect on effective service delivery once commitment and benevolence are controlled for (β = 0.038, t = 0.571, p = 0.5690); H02 is therefore not rejected. The model's R-squared of 0.9968 indicates that the three integrity dimensions jointly account for approximately 99.7 per cent of the variance in effective service delivery, and the overall model is highly significant (F = 15,129.59, p = 0.0000).

5. Discussion of Findings

The finding that employee commitment significantly predicts effective service delivery is consistent with a substantial body of Nigerian banking literature linking commitment-enhancing organisational conditions to positive employee and service outcomes. Onuoha, Ozuru and Azubuike (2026) similarly found that organisational arrangements perceived by employees as supportive strengthen affective and normative commitment, while Barnabas and Stanfast (2023) demonstrated that reward systems perceived as fair and intrinsically motivating drive commitment among Nigerian bank staff. Read together with the present findings, this body of evidence suggests that commitment functions as the most consequential integrity dimension for service outcomes because committed employees internalise organisational service standards as personal obligations, a dynamic consistent with the reciprocal logic of Social Exchange Theory (Ahmad et al., 2023).

The significant effect of benevolence corroborates evidence that other-regarding, benevolently oriented workplace behaviour translates into constructive conduct. Shen, Chou, Schaubroeck and Liu (2023) found that benevolent leadership shapes harmonious passion and constructive work behaviour, while Hameed and Khwaja (2022) showed that benevolent human resource management reduces stress through gratitude; both mechanisms plausibly extend to how benevolently disposed bank employees engage customers with empathy, fairness and a willingness to go beyond minimum service requirements, thereby enhancing perceived service effectiveness.

The non-significant effect of dependability is a more nuanced finding. It does not imply that reliability is unimportant to banking operations; rather, it suggests that once employees are already committed and benevolently disposed, the additional, independent contribution of routine reliability behaviours, such as meeting deadlines and following procedures, to customers' overall perception of effective service delivery is comparatively marginal. This is broadly consistent with service-quality literature suggesting that reliability functions as a baseline expectation rather than a differentiator once it is assumed to be present (Ulucayli, Cek & Oniz, 2023), so that its marginal effect on perceived service effectiveness is attenuated in the presence of stronger relational drivers such as commitment and benevolence. This interpretation is consistent with the descriptive results, which show dependability had the lowest response variability of the three constructs, indicating that dependable conduct may already be a normalised, baseline expectation among the sampled banks rather than a differentiating driver of perceived service effectiveness.

5.1. Conclusion

This study examined the effect of three dimensions of business integrity, commitment, dependability and benevolence, on effective service delivery among tenured staff of eight money-deposit banks in Delta State, Nigeria. The evidence shows that employee commitment and benevolence are significant, positive predictors of effective service delivery, while dependability, though positively perceived by respondents, does not exert an independent statistically significant effect once the other two dimensions are accounted for. These findings extend the Nigerian banking literature by demonstrating, within a single regression framework, the differentiated explanatory power of specific integrity dimensions, information that has direct implications

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for how bank management allocates limited training, reward and culture-building resources.

5.2 Recommendations

Based on the findings, the following recommendations are made:

1. Money-deposit banks in Delta State should prioritise structured commitment-building interventions, including career development opportunities, performance recognition schemes and involvement in decision-making, given the strong positive effect of commitment on service delivery.
2. Banks should cultivate benevolence-oriented human resource practices, such as empathy-focused customer service training and fair, benevolent leadership conduct, to reinforce the second significant driver of effective service delivery identified in this study.
3. While dependability did not show an independent significant effect, banks should not de-emphasise reliability; rather, dependability should be embedded within broader service-quality and customer-experience systems, including technology-enabled process consistency, so that its baseline contribution to service delivery is reinforced by, rather than treated as a substitute for, commitment- and benevolence-building interventions.
4. Banks should institute continuous feedback mechanisms, drawing on both employee and customer input, to monitor how the interaction of commitment, dependability and benevolence evolves and to guide targeted, evidence-based interventions over time.

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